

**How to
Protect
Yourself
From
Financial
Exploitation**



Some common warning signs

- Unusual activity in bank accounts
- Power of attorney is obtained when the person is unable to comprehend his or her own financial situation
- Recent change of title to a house in favor of a "friend" when the person is incapable of understanding the nature of the transaction
- A will is drawn up when the person is clearly incapable of making a will
- Recent acquaintances of a wealthy single or widowed woman are showing affection for the individual
- Personal belongings of the senior citizen such as art, jewelry, or silverware are missing
- A caregiver tries to isolate a person from friends and family

- Someone promises a person life-long care in exchange for willingness to deed all property and bank accounts to that caregiver
- Signatures on checks do not resemble the person's signature
- Checks and other documents have been signed when the individual cannot write

Prevention

How can you prevent economic abuse?

Home Repairs

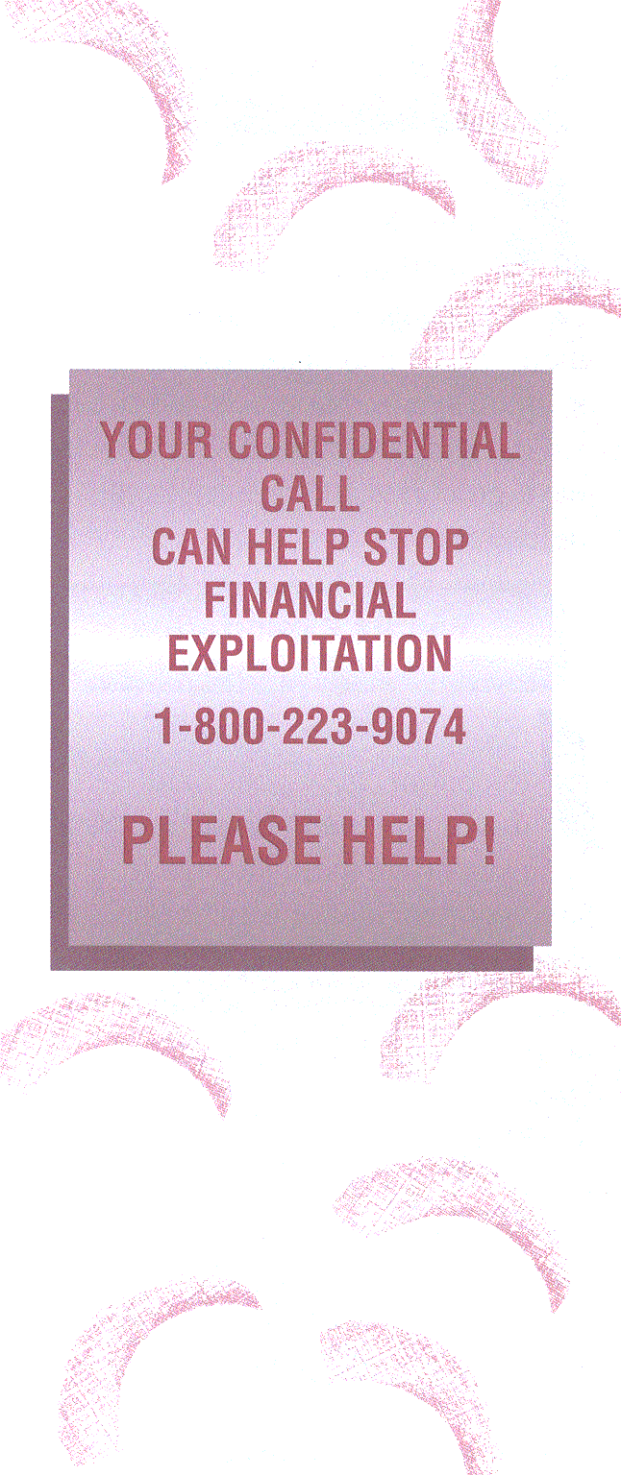
Always get several estimates for any major work. Don't be pressured into accepting a one-day only offer. Never pay for work in advance. Withhold full payment until the work is completed and pay with a check, not cash. Always get references for a contractor and check their record with the Better Business Bureau and county licensing agencies. Get a written contract (and make sure you fully understand it) for the work to be performed.

In Home Caretakers

Keep valuables under lock and key or on your own person at all times. Screen applicants thoroughly, regularly monitor medications and bank accounts and keep an eye on attendants. If possible, sign your own checks and have groceries and prescriptions delivered.

Family Exploitation

If possible, have your own telephone, give your mail directly to the mail carrier, open your own mail; arrange to have your social security or pension check deposited directly to a bank account; keep records, accounts and property available for examination by someone you trust; do not give up control of your property or assets unless you decide you cannot manage them; do not live with a person who has a background of violent behavior or alcohol or drug abuse; do not accept personal care in return for transfer or assignments of your property or assets.

The background of the entire image features a pattern of interlocking gears in a reddish-pink color. The gears are of various sizes and are arranged in a way that they appear to be meshing together. The central part of the image is dominated by a dark, textured rectangular box that contains the main text.

**YOUR CONFIDENTIAL
CALL
CAN HELP STOP
FINANCIAL
EXPLOITATION**

1-800-223-9074

PLEASE HELP!

**DHSS Division of Services
for Aging and Adults with
Physical Disabilities**

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Newark, DE 19702
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(800) 223-9074
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Kent/Sussex Counties

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Milford, DE 19963
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(800) 223-9074
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(302) 453-3837
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